

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Eugene Blessing Jr.</u>       | Social Security number or ITIN | xxx-xx-2163 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number:  | 18-18186-MBK                     |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eugene Blessing Jr.

7/27/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Eugene Blessing, Jr.  
Debtor

Case No. 18-18186-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 27, 2023

User: admin  
Form ID: 3180W

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Total Noticed: 72

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2023:**

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + Eugene Blessing, Jr., 7 Pear Court, Flemington, NJ 08822-2051   |
| cr        | + VW Credit, Inc., P.O. Box 340514, Tampa, FL 33694-0514  |
| 517473703 | + Kelly Blessing, 7 Pear Court, Flemington, NJ 08822-2051   |
| 517473719 | + Raritan Township Tax Collector, 1 Municipal Drive, Flemington, NJ 08822-3446                          |
| 517513322 | + State of New Jersey, Div. of Taxation, P.O. Box 245, Trenton NJ 08695-0245                            |
| 517473725 | + Synchrony Bank/Amazon, c/o Selip & Stylianou, LLP, 10 Forest Ave., Ste 300, Paramus, NJ 07652-5238    |
| 517473730 | + Synchrony Bank/Olds Navy, c/o Selip & Stylianou, LLP, 10 Forest Ave., Ste 300, Paramus, NJ 07652-5238 |
| 517473735 | + Synchrony Bank/Walmart, c/o Selip & Stylianou, LLP, 10 Forest Ave., Ste 300, Paramus, NJ 07652-5238   |
| 517473736 | + Taylor Blessing, 2 Pear Court, Flemington, NJ 08822-2051  |
| 517606140 | + Your Smile LLC, c/o Lawrence Wissner, DDS, 6 Fawn Drive, Flemington, NJ 08822-2602                    |

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov        | Jul 27 2023 20:38:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Jul 27 2023 20:38:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517473675 | + Email/Text: ngisupport@radiusgs.com      | Jul 27 2023 20:37:00 | American Express, c/o Central Credit Services, 500 North Franklin Turnpike, Ste 200, Ramsey, NJ 07446-1178                           |
| 517473676 | + Email/PDF: bncnotices@becket-lee.com     | Jul 27 2023 20:47:41 | American Express, PO Box 981537, El Paso, TX 79998-1537  |
| 517559566 | Email/PDF: bncnotices@becket-lee.com       | Jul 27 2023 20:47:18 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 517473678 | + Email/PDF: bncnotices@becket-lee.com     | Jul 27 2023 20:58:21 | Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  |
| 517473677 | + Email/PDF: bncnotices@becket-lee.com     | Jul 27 2023 20:58:31 | Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  |
| 517473680 | + EDI: TSYS2                               | Jul 28 2023 00:27:00 | Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803   |
| 517473679 | + EDI: TSYS2                               | Jul 28 2023 00:27:00 | Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015   |
| 517473682 | + EDI: TSYS2                               | Jul 28 2023 00:27:00 | Barclays Bank Delaware/Juniper, 100 S West St, Wilmington, DE 19801-5015   |
| 517473684 | EDI: CAPITALONE.COM                        | Jul 28 2023 00:27:00 | Capital One, 15000 Capital One Dr, Richmond, VA 23238  |
| 517473685 | + Email/Text: ngisupport@radiusgs.com      |                      |  |

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|           |  |                      |   |
|-----------|--|----------------------|---|
|           |  | Jul 27 2023 20:37:00 | Capital One, c/o Northland Group, PO Box 390905, Mail Code KHL1, Minneapolis, MN 55439-0905   |
| 517473683 | + EDI: CAPITALONE.COM                                | Jul 28 2023 00:27:00 | Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  |
| 517596425 | Email/PDF: bncnotices@becket-lee.com                 | Jul 27 2023 20:58:23 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 517473686 | + Email/Text: ngisupport@radiusgs.com                | Jul 27 2023 20:37:00 | Central Credit Services LLC, 500 North Fraanklin Turnpike, Suite 200, Ramsey, NJ 07446-1178   |
| 517473688 | + EDI: CITICORP.COM                                  | Jul 28 2023 00:27:00 | Citibank, Po Box 6241, Sioux Falls, SD 57117-6241   |
| 517473689 | + Email/Text: ngisupport@radiusgs.com                | Jul 27 2023 20:37:00 | Citibank, c/o Northland Group, PO Box 390905, Mail Code CBK10, Minneapolis, MN 55439-0905   |
| 517473687 | + EDI: CITICORP.COM                                  | Jul 28 2023 00:27:00 | Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040  |
| 517473690 | + EDI: WFNNB.COM                                     | Jul 28 2023 00:27:00 | Comenity Capital Bank/HSN, Po Box 182125, Columbus, OH 43218-2125   |
| 517473691 | + EDI: WFNNB.COM                                     | Jul 28 2023 00:27:00 | Comenity Capital Bank/HSN, 995 W 122nd Ave, Westminster, CO 80234-3417  |
| 517609289 | + EDI: WFNNB.COM                                     | Jul 28 2023 00:27:00 | Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  |
| 517473693 | + EDI: CITICORP.COM                                  | Jul 28 2023 00:27:00 | Costco Go Anywhere Citicard, Po Box 6190, Sioux Falls, SD 57117-6190  |
| 517473692 | + EDI: CITICORP.COM                                  | Jul 28 2023 00:27:00 | Costco Go Anywhere Citicard, Centralized Bk/Citicorp Credit Card Srvs, Po Box 790040, St Louis, MO 63179-0040   |
| 517479543 | Email/Text: EBNBKNOT@ford.com                        | Jul 27 2023 20:38:00 | FORD MOTOR CREDIT COMPANY LLC, DEPT. 55953, PO BOX 55000, DETROIT, MI. 48255-0953   |
| 517473694 | Email/Text: EBNBKNOT@ford.com                        | Jul 27 2023 20:38:00 | Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962   |
| 517473696 | Email/Text: EBNBKNOT@ford.com                        | Jul 27 2023 20:38:00 | Ford Motor Credit Corporation, Ford Motor Credit, PO Box 6275, Dearborn, MI 48121   |
| 517473695 | + Email/Text: EBNBKNOT@ford.com                      | Jul 27 2023 20:38:00 | Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000  |
| 517473698 | + EDI: IRS.COM                                       | Jul 28 2023 00:27:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  |
| 517473702 | + Email/Text: BKRMailOPS@weltman.com                 | Jul 27 2023 20:38:00 | Kay Jewelers, c/o Sterling Jewelers, Inc., 375 Ghent Road, Akron, OH 44333-4600   |
| 517473712 | + Email/Text: ngisupport@radiusgs.com                | Jul 27 2023 20:37:00 | Kohls/Capital One, c/o Northland Group, PO Box 390846, Minneapolis, MN 55439-0846   |
| 517473711 | + Email/Text: PBNCNotifications@peritussservices.com | Jul 27 2023 20:37:00 | Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115  |
| 517473710 | + Email/Text: PBNCNotifications@peritussservices.com | Jul 27 2023 20:37:00 | Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  |
| 517614892 | Email/PDF: resurgentbknofications@resurgent.com      | Jul 27 2023 20:47:37 | LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517614894 | Email/PDF: resurgentbknofications@resurgent.com      | Jul 27 2023 20:47:57 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital  |

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|           |   |                      | Services, PO Box 10587, Greenville, SC<br>29603-0587   |
| 517473713 | + EDI: LENDNGCLUB   | Jul 28 2023 00:27:00 | Lending Club Corp, 71 Stevenson St, Suite 300,<br>San Francisco, CA 94105-2985   |
| 517591064 | + Email/Text: bankruptcydpt@mcmcg.com                         | Jul 27 2023 20:38:00 | Midland Funding LLC, PO Box 2011, Warren, MI<br>48090-2011   |
| 517599313 | EDI: PRA.COM  | Jul 28 2023 00:27:00 | Portfolio Recovery Associates, LLC, c/o<br>Barclaycard, POB 41067, Norfolk VA 23541  |
| 517473716 | + Email/Text: recovery@paypal.com                             | Jul 27 2023 20:37:00 | PayPal, Attn Managing Agent/President, 2211<br>North First Street, San Jose, CA 95131-2021   |
| 517473718 | + EDI: RMSC.COM   | Jul 28 2023 00:27:00 | PayPal, P.O. Box 5138, Timonium, MD<br>21094-5138  |
| 517473717 | + Email/Text: recovery@paypal.com                             | Jul 27 2023 20:37:00 | Paypal, c/o Worldwide Operations, 12312 Port<br>Grace Boulevard, La Vista, NE 68128-8236   |
| 517622428 | EDI: Q3G.COM  | Jul 28 2023 00:27:00 | Quantum3 Group LLC as agent for, Sadino<br>Funding LLC, PO Box 788, Kirkland, WA<br>98083-0788   |
| 517591400 | EDI: Q3G.COM  | Jul 28 2023 00:27:00 | Quantum3 Group LLC as agent for, MOMA<br>Funding LLC, PO Box 788, Kirkland, WA<br>98083-0788   |
| 517473715 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov                  | Jul 27 2023 20:37:00 | New Jersey Division of Taxation, Compliance &<br>Enforcement Bankruptcy Unit, 50 Barracks St., 9th<br>Flr, PO Box 245, Trenton, NJ 08695-0267                |
| 518140944 | + Email/Text: bncmail@w-legal.com                             | Jul 27 2023 20:38:00 | SYNCHRONY BANK, C/O WEINSTEIN &<br>RILEY, PS, 2001 WESTERN AVENUE, STE<br>400, SEATTLE, WA 98121-3132  |
| 518140945 | + Email/Text: bncmail@w-legal.com                             | Jul 27 2023 20:38:00 | SYNCHRONY BANK, C/O WEINSTEIN &<br>RILEY, PS, 2001 WESTERN AVENUE, STE<br>400, SEATTLE, WA 98121, SYNCHRONY<br>BANK, C/O WEINSTEIN & RILEY, PS<br>98121-3132 |
| 517473720 | Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Jul 27 2023 20:39:00 | Select Portfolio Servicing, PO Box 65250, Salt<br>Lake City, UT 84165-0250   |
| 517477317 | + EDI: RMSC.COM   | Jul 28 2023 00:27:00 | Synchrony Bank, c/o of PRA Receivables<br>Management, LLC, PO Box 41021, Norfolk, VA<br>23541-1021   |
| 517473721 | + EDI: RMSC.COM   | Jul 28 2023 00:27:00 | Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po<br>Box 965060, Orlando, FL 32896-5060   |
| 517473722 | + EDI: RMSC.COM   | Jul 28 2023 00:27:00 | Synchrony Bank/ Old Navy, Po Box 965005,<br>Orlando, FL 32896-5005   |
| 517473723 | + EDI: RMSC.COM   | Jul 28 2023 00:27:00 | Synchrony Bank/Amazon, Attn: Bankruptcy, Po<br>Box 965060, Orlando, FL 32896-5060  |
| 517473724 | + EDI: RMSC.COM   | Jul 28 2023 00:27:00 | Synchrony Bank/Amazon, Po Box 965015,<br>Orlando, FL 32896-5015  |
| 517473726 | + EDI: RMSC.COM   | Jul 28 2023 00:27:00 | Synchrony Bank/Care Credit, Attn: Bankruptcy,<br>Po Box 965060, Orlando, FL 32896-5060   |
| 517473727 | + EDI: RMSC.COM   | Jul 28 2023 00:27:00 | Synchrony Bank/Care Credit, Po Box 965005,<br>Orlando, FL 32896-5005   |
| 517473728 | + EDI: RMSC.COM   | Jul 28 2023 00:27:00 | Synchrony Bank/Lowes, Attn: Bankruptcy, Po<br>Box 965060, Orlando, FL 32896-5060   |
| 517473729 | + EDI: RMSC.COM   | Jul 28 2023 00:27:00 | Synchrony Bank/Lowes, Po Box 965005, Orlando,<br>FL 32896-5005   |
| 517473731 | + EDI: RMSC.COM   | Jul 28 2023 00:27:00 | Synchrony Bank/QVC, Attn: Bankruptcy, Po Box<br>965060, Orlando, FL 32896-5060   |

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| 517473732 | + EDI: RMSC.COM                                  | Jul 28 2023 00:27:00 | Synchrony Bank/QVC, Po Box 965005, Orlando, FL 32896-5005                           |
| 517473733 | + EDI: RMSC.COM                                  | Jul 28 2023 00:27:00 | Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060     |
| 517473734 | EDI: RMSC.COM                                    | Jul 28 2023 00:27:00 | Synchrony Bank/Walmart, Po Box 965024, El Paso, TX 79998                            |
| 517514969 | + Email/Text: VWBKNotices@nationalbankruptcy.com | Jul 27 2023 20:37:00 | VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013 |
| 517473738 | + Email/Text: vci.bkcy@vwcredit.com              | Jul 27 2023 20:38:00 | VW Credit, Inc., PO Box 3, Hillsboro, OR 97123-0003                                 |
| 517473737 | + Email/Text: vci.bkcy@vwcredit.com              | Jul 27 2023 20:38:00 | Volkswagen Credit, Inc, PO Box 3, Hillsboro, OR 97123-0003                          |

TOTAL: 62

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 517473681 | *+            | Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803  |
| 517473697 | *P++          | FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court; Ford Motor Credit Corporation, Ford Motor Credit, PO Box 6275, Dearborn, MI 48121 |
| 517473699 | *+            | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  |
| 517473700 | *+            | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  |
| 517473701 | *+            | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  |
| 517473704 | *+            | Kelly Blessing, 7 Pear Court, Flemington, NJ 08822-2051   |
| 517473705 | *+            | Kelly Blessing, 7 Pear Court, Flemington, NJ 08822-2051   |
| 517473706 | *+            | Kelly Blessing, 7 Pear Court, Flemington, NJ 08822-2051   |
| 517473707 | *+            | Kelly Blessing, 7 Pear Court, Flemington, NJ 08822-2051   |
| 517473708 | *+            | Kelly Blessing, 7 Pear Court, Flemington, NJ 08822-2051   |
| 517473709 | *+            | Kelly Blessing, 7 Pear Court, Flemington, NJ 08822-2051   |
| 517473714 | *+            | Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985  |

TOTAL: 0 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2023 at the address(es) listed below:

| Name         | Email Address   |
|--------------|---|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo |   |

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docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Gavin Stewart

on behalf of Creditor VW Credit Inc. bk@stewartlegalgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William S. Wolfson

on behalf of Debtor Eugene Blessing Jr. wwolfsonlaw@comcast.net, liza.wwolfsonlaw@comcast.net

TOTAL: 6